

FITZGERALD & ASSOCIATES PC
649 NEWARK AVE
JERSEY CITY, NJ 07306

Re: JEANEL N ROMAN
28 TAPPAN AVENUE
BELLEVILLE, NJ 07109

Atty: FITZGERALD & ASSOCIATES PC
649 NEWARK AVE
JERSEY CITY, NJ 07306

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/1/2025
Chapter 13 Case # 22-14013**

NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$18,390.00

RECEIPTS AS OF 01/01/2025

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
06/20/2022	\$485.00	8537822000	07/11/2022	\$485.00	8579831000
09/01/2022	\$485.00	8681664000	09/27/2022	\$485.00	8730510000
10/24/2022	\$485.00	8782066000	11/21/2022	\$485.00	8836964000
12/27/2022	\$485.00	8900283000	02/01/2023	\$485.00	8971690000
02/13/2023	\$485.00	8995913000	03/08/2023	\$485.00	9043248000
04/17/2023	\$485.00	9115756000	05/22/2023	\$485.00	9178695000
07/10/2023	\$485.00	9265571000	07/31/2023	\$485.00	9300819000
09/05/2023	\$485.00	9362483000	09/25/2023	\$485.00	9396611000
10/30/2023	\$485.00	9453454000	12/04/2023	\$485.00	9514424000
01/03/2024	\$485.00	9562120000	02/09/2024	\$547.00	
03/04/2024	\$423.00		04/23/2024	\$1,094.00	
05/24/2024	\$547.00		06/24/2024	\$547.00	
07/30/2024	\$547.00		09/09/2024	\$547.00	
10/25/2024	\$1,641.00				
Total Receipts: \$15,108.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$15,108.00					

LIST OF PAYMENTS TO CLAIMS AS OF 01/01/2025

(Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AIDVANTAGE	06/12/2023	\$103.60	911,575	07/17/2023	\$106.38	913,087
	08/14/2023	\$106.38	914,603	09/18/2023	\$106.38	916,104
	10/16/2023	\$106.38	917,600	11/13/2023	\$106.38	919,028
	12/11/2023	\$104.70	920,450	02/12/2024	\$198.58	923,187
	05/10/2024	\$129.88	927,553	06/17/2024	\$118.04	928,952
	07/15/2024	\$118.06	930,441	08/19/2024	\$121.89	931,849
	09/16/2024	\$121.92	933,313	11/18/2024	\$361.86	936,191

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AMERICAN EXPRESS NATIONAL BANK	06/12/2023	\$43.46	911,592	07/17/2023	\$44.64	913,105
	08/14/2023	\$44.63	914,621	09/18/2023	\$44.63	916,122
	10/16/2023	\$44.62	917,615	11/13/2023	\$44.63	919,045
	12/11/2023	\$43.93	920,467	02/12/2024	\$83.31	923,203
	05/10/2024	\$54.45	927,567	06/17/2024	\$49.57	928,966
	07/15/2024	\$49.52	930,456	08/19/2024	\$51.14	931,864
	09/16/2024	\$51.15	933,329	11/18/2024	\$151.81	936,208
CAPITAL ONE BANK NA	06/12/2023	\$68.38	911,659	07/17/2023	\$70.21	913,180
	08/14/2023	\$70.22	914,698	09/18/2023	\$70.22	916,194
	10/16/2023	\$70.22	917,676	11/13/2023	\$70.22	919,114
	12/11/2023	\$69.04	920,532	02/12/2024	\$131.12	923,268
	05/10/2024	\$85.74	927,632	06/17/2024	\$77.91	929,035
	07/15/2024	\$77.92	930,519	08/19/2024	\$80.46	931,934
	09/16/2024	\$80.46	933,394	11/18/2024	\$238.85	936,276
CAVALRY SPV I LLC	07/17/2023	\$9.54	913,198	09/18/2023	\$9.67	916,210
	11/13/2023	\$9.67	919,135	02/12/2024	\$13.79	923,285
	05/10/2024	\$5.90	927,647	06/17/2024	\$5.36	929,048
	07/15/2024	\$5.37	930,533	08/19/2024	\$5.54	931,948
	09/16/2024	\$5.54	933,406	11/18/2024	\$16.44	936,290
DEPARTMENT STORES NATIONAL BANK	06/12/2023	\$15.06	911,757	07/17/2023	\$15.46	913,278
	08/14/2023	\$15.46	914,796	09/18/2023	\$15.46	916,292
	10/16/2023	\$15.47	917,769	11/13/2023	\$15.46	919,216
	12/11/2023	\$15.23	920,632	02/12/2024	\$28.86	923,367
	03/06/2024	(\$15.23)	920,632	03/06/2024	\$15.23	924,266
	05/10/2024	\$18.88	927,728	06/17/2024	\$17.16	929,141
	07/15/2024	\$17.16	930,608	08/19/2024	\$17.72	932,033
	09/16/2024	\$17.72	933,482	11/18/2024	\$52.60	936,370
DISCOVER BANK DISCOVER PRODUCTS INC.	06/12/2023	\$78.66	911,768	07/17/2023	\$80.77	913,288
	08/14/2023	\$80.77	914,806	09/18/2023	\$80.77	916,301
	10/16/2023	\$80.78	917,778	11/13/2023	\$80.77	919,225
	12/11/2023	\$79.42	920,640	02/12/2024	\$150.84	923,375
	05/10/2024	\$98.63	927,739	06/17/2024	\$89.62	929,152
	07/15/2024	\$89.63	930,617	08/19/2024	\$92.55	932,044
	09/16/2024	\$92.57	933,494	11/18/2024	\$274.75	936,382
ECMC	06/12/2023	\$6.69	911,785	07/17/2023	\$6.86	913,307
	08/14/2023	\$6.87	914,824	09/18/2023	\$6.87	916,319
	10/16/2023	\$6.86	917,796	11/13/2023	\$6.87	919,243
	12/11/2023	\$6.75	920,655	02/12/2024	\$12.82	923,390
	05/10/2024	\$8.38	927,749	06/17/2024	\$7.62	929,166
	07/15/2024	\$7.61	930,632	08/19/2024	\$7.88	932,059
	09/16/2024	\$7.86	933,508	11/18/2024	\$23.34	936,396
JEFFERSON CAPITAL SYSTEMS LLC	06/12/2023	\$18.60	8,003,528	07/17/2023	\$19.09	8,003,583
	08/14/2023	\$19.10	8,003,640	09/18/2023	\$19.10	8,003,693
	10/16/2023	\$19.09	8,003,752	11/13/2023	\$19.10	8,003,809
	12/11/2023	\$18.80	8,003,863	02/12/2024	\$35.65	8,003,952
	05/10/2024	\$23.32	8,004,083	06/17/2024	\$21.19	8,004,127
	07/15/2024	\$21.20	8,004,172	08/19/2024	\$21.88	8,004,211
	09/16/2024	\$21.88	8,004,253	11/18/2024	\$64.96	8,004,335

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
MIDLAND CREDIT MANAGEMENT INC	06/12/2023	\$17.50	911,355	06/12/2023	\$13.07	911,355
	07/17/2023	\$17.96	912,872	07/17/2023	\$13.43	912,872
	08/14/2023	\$17.96	914,392	08/14/2023	\$13.42	914,392
	09/18/2023	\$17.96	915,886	09/18/2023	\$13.42	915,886
	10/16/2023	\$17.97	917,387	10/16/2023	\$13.43	917,387
	11/13/2023	\$17.96	918,813	11/13/2023	\$13.42	918,813
	12/11/2023	\$17.69	920,236	12/11/2023	\$13.22	920,236
	02/12/2024	\$33.54	922,963	02/12/2024	\$25.06	922,963
	05/10/2024	\$21.92	927,335	05/10/2024	\$16.39	927,335
	06/17/2024	\$19.95	928,705	06/17/2024	\$14.90	928,705
	07/15/2024	\$19.93	930,205	07/15/2024	\$14.90	930,205
	08/19/2024	\$20.58	931,603	08/19/2024	\$15.38	931,603
	09/16/2024	\$20.59	933,088	09/16/2024	\$15.39	933,088
	11/18/2024	\$61.11	935,937	11/18/2024	\$45.66	935,937
NISSAN-INFINITI LT	04/17/2023	\$775.16	909,008	06/12/2023	\$14.84	912,066
PNC BANK NA	04/17/2023	\$96.84	908,391	06/12/2023	\$1.85	911,473
PNC BANK NATIONAL ASSOCIATION	06/12/2023	\$63.51	912,128	07/17/2023	\$65.21	913,641
	08/14/2023	\$65.21	915,147	09/18/2023	\$65.21	916,652
	10/16/2023	\$65.21	918,121	11/13/2023	\$65.21	919,563
	12/11/2023	\$64.18	920,960	02/12/2024	\$121.74	923,717
	02/12/2024	\$549.00	923,717	05/10/2024	\$79.61	928,048
	06/17/2024	\$72.36	929,508	07/15/2024	\$72.38	930,931
	08/19/2024	\$74.72	932,394	09/16/2024	\$74.73	933,795
	11/18/2024	\$221.82	936,691			
QUANTUM3 GROUP LLC	06/12/2023	\$5.74	8,003,537	07/17/2023	\$5.90	8,003,594
	08/14/2023	\$5.89	8,003,649	09/18/2023	\$5.89	8,003,703
	10/16/2023	\$5.90	8,003,772	11/13/2023	\$5.89	8,003,817
	12/11/2023	\$5.81	8,003,869	02/12/2024	\$10.99	8,003,964
	05/10/2024	\$7.20	8,004,098	06/17/2024	\$6.54	8,004,140
	07/15/2024	\$6.54	8,004,183	08/19/2024	\$6.76	8,004,220
	09/16/2024	\$6.75	8,004,259	11/18/2024	\$20.05	8,004,342
SYNCHRONY BANK	07/17/2023	\$5.39	913,935	09/18/2023	\$5.46	916,945
	11/13/2023	\$5.45	919,821	02/12/2024	\$7.78	924,012
	06/17/2024	\$6.37	929,817	08/19/2024	\$6.16	932,695
	11/18/2024	\$12.40	936,976			

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			967.46	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	4,592.00	100.00%	4,592.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0002	AFFIRM INC	UNSECURED	0.00	*	0.00	
0004	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	7,204.78	*	852.37	
0005	CAPITAL ONE BANK NA	UNSECURED	11,335.22	*	1,341.02	
0006	CITIBANK NA	UNSECURED	0.00	*	0.00	
0007	MIDLAND CREDIT MANAGEMENT INC	UNSECURED	2,900.14	*	343.10	
0008	MIDLAND CREDIT MANAGEMENT INC	UNSECURED	2,167.25	*	256.40	
0011	DEPT OF ED/AIDVANTAGE	UNSECURED	0.00	*	0.00	
0012	DISCOVER BANK DISCOVER PRODUCTS	UNSECURED	13,039.26	*	1,542.61	
0014	CAVALRY SPV I LLC	UNSECURED	780.45	*	92.33	

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Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
0015	LA FITNESS PERSONAL TRAINER	UNSECURED	0.00	*	0.00	
0017	DEPARTMENT STORES NATIONAL BANK	UNSECURED	2,496.34	*	295.33	
0019	MISSION LANE LLC	UNSECURED	0.00	*	0.00	
0021	NAVIENT	UNSECURED	0.00	*	0.00	
0023	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	3,083.00	*	364.73	
0024	PNC BANK NA	MORTGAGE ARRI	98.69	100.00%	98.69	
0025	PNC BANK NATIONAL ASSOCIATION	UNSECURED	10,527.43	*	1,245.45	
0028	SYNCHRONY BANK	UNSECURED	440.60	*	49.01	
0029	QUANTUM3 GROUP LLC	UNSECURED	951.52	*	112.57	
0030	TANNER HOSPITAL	UNSECURED	0.00	*	0.00	
0031	TD BANK USA/TARGETCRED	UNSECURED	0.00	*	0.00	
0034	AT&T DIGITAL LIFE HOME SECURITY	UNSECURED	0.00	*	0.00	
0035	DEPT OF ED/AIDVANTAGE	UNSECURED	0.00	*	0.00	
0036	DEPT OF ED/AIDVANTAGE	UNSECURED	0.00	*	0.00	
0037	AIDVANTAGE	UNSECURED	17,173.40	*	2,031.71	
0038	NAVIENT	UNSECURED	0.00	*	0.00	
0039	NAVIENT	UNSECURED	0.00	*	0.00	
0040	NISSAN-INFINITI LT	VEHICLE SECURE	790.00	100.00%	790.00	
0041	ECMC	UNSECURED	1,108.28	*	131.11	
0042	BELLEVILLE BOARD OF EDUCATION FOC	UNSECURED	0.00	*	0.00	
0043	ESSEX COUNTY DIVISION OF FAMILY AS	UNSECURED	0.00	*	0.00	
0044	NORTH BERGEN MUNICIPAL COURT	UNSECURED	0.00	*	0.00	
0045	PNC BANK NATIONAL ASSOCIATION	(NEW) MTG Agree	549.00	100.00%	549.00	
0046	AT&T BANKRUPTCY CENTER	UNSECURED	0.00	*	0.00	

Total Paid: \$15,654.89

See Summary

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 18, 2025.

Receipts: \$15,108.00 - Paid to Claims: \$10,095.43 - Admin Costs Paid: \$5,559.46 = Funds on Hand: \$3.11

****NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.